

Form ntcabuse

UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia

Case No.: 15-13203-BFK

Chapter: 7

Judge: Brian F. Kenney

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kenneth Harold Ferguson
10618 Beach Mill Rd
Great Falls, VA 22066

Mary Elizabeth Ferguson
10618 Beach Mill Rd
Great Falls, VA 22066

Social Security / Individual Taxpayer ID No.:

xxx-xx-1574

xxx-xx-8816

Employer Tax ID / Other nos.:

STATEMENT OF PRESUMED ABUSE

As required by 11 U.S.C. Sec. 704(b)(1)(A), the United States Trustee has reviewed all of the materials filed by the debtor(s). Having considered these materials in reference to the criteria set forth in 11 U.S.C. Sec. 707(b)(2)(A), and, pursuant to 11 U.S.C. Sec. 704(b)(2), the United States Trustee determines that: (1) the debtor's(s') case should be presumed to be an abuse under section 707(b); and (2) the product of the debtor's(s') current monthly income, multiplied by 12, is not less than the requirements specified in section 704(b)(2)(A) or (B). As required by 11 U.S.C. Sec. 704(b)(2), the United States Trustee shall, not later than 30 days after the date of this Statement's filing, either file a motion to dismiss or convert under 11 U.S.C. Sec. 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor(s) may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. Sec. 707(b)(2)(B). Filed by Jack Frankel of Office of the U.S. Trustee on behalf of Judy A. Robbins 11 (Frankel, Jack)

Dated: 11/17/15

United States Trustee

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 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Kenneth Harold Ferguson
 Mary Elizabeth Ferguson
 Debtors

Case No. 15-13203-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: stewarts
 Form ID: ntcabuse

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 Total Noticed: 50

Date Rcvd: Nov 17, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2015.

db/jdb +Kenneth Harold Ferguson, Mary Elizabeth Ferguson, 10618 Beach Mill Rd,
 Great Falls, VA 22066-3207
 cr +Bank of America, N.A. c/o Wells Fargo Bank, N.A., 8100 Three Chopt Road, Suite 240,
 Richmond, VA 23229-4833
 13052565 +AAA Recycling and Trash, Coast to Coast Financial Sol, 101 Hodencamp Rd., #120,
 Thousand Oaks, CA 91360-5831
 13052568 American Express Bank FSB, P.O. Box 6985, Buffalo, NY 14240-6985
 13052567 American Express Bank FSB, P.O. Box 297879, Fort Lauderdale, FL 33329-7879
 13052566 +American Express Bank FSB, c/o Zwicker & Associates, 948 Clopper Road,
 Gaithersburg, MD 20878-1366
 13052569 American Express Publishing, PO Box 1334, Des Plaines, IL 60017-1334
 13052570 +Ave Maria University, 5050 Ave Maria Blvd, Immokalee, FL 34142-9505
 13052572 BC-BS Overpayment Recovery, Dept 1213, PO Box 121213, Dallas, TX 75312-1213
 13052571 +Barclays Bank Delaware, c/o Enhanced Recovery LLC, PO Box 57610,
 Jacksonville, FL 32241-7610
 13052573 +Bethesda Dermatopathology, c/o Suburban Credit Corporatio, 6142 Franconia Rd,
 Alexandria, VA 22310-2597
 13052574 Bodies in Motion II, 1760 Reston Parkway, Suite 403, Reston, VA 20190-3360
 13052576 Capital One, N.A., c/o Merchants & Medical, 6324 Taylor Dr, Flint, MI 48507-4685
 13052577 +Chase, c/o GC Services Ltd Ptship, 6330 Gulfton, Houston, TX 77081-1108
 13052578 Childrens Hospital of Philly, PO Box 8500, Philadelphia, PA 19178-6687
 13052580 +Citibank, c/o Northland Group, Inc, PO Box 390905, Minneapolis, MN 55439-0905
 13052579 Citibank, c/o ARS National Services, Inc, PO Box 469100, Escondido, CA 92046-9100
 13052582 Comenity Capital Bank, c/o American Coradius Intl, 35A Rust Lane, Boerne, TX 78006-8202
 13052583 +Commonwealth Ortho Rehab, c/o ACEI, PO Box 30096, Alexandria, VA 22310-8096
 13052585 +Department of Education, c/o Nelnet, PO Box 740283, Atlanta, GA 30374-0283
 13052587 Enterprise Rent-A-Car, c/o Damage Recovery Unit, PO Box 801988,
 Kansas City, MO 64180-1988
 13052591 +FIA Card Services, N.A., c/o Glasser & Glasser, PO Box 3400, Norfolk, VA 23514-3400
 13052588 Fairfax MRI Center at Reston, ONNACC01, PO Box 1022, Wixom, MI 48393-1022
 13052590 Family Foot & Ankle Center, c/o United Consumers, Inc., PO Box 4466,
 Woodbridge, VA 22194-4466
 13052592 +Finn's Pools, 608 John Marshall Dr NW, Vienna, VA 22180-4165
 13052593 +Frederick J. Hanna & Assoc, 2253 Northwest Parkway, Marietta, GA 30067-8764
 13052594 +Great Falls Spetic Service, 34176 Charlestown Pike, Purcellville, VA 20132-1819
 13052596 +Joseph W. Stuart PLC, 10427 NORTH STREET, Suite 200, Fairfax, VA 22030-2592
 13052597 Lab Corp., PO Box 2240, Burlington, NC 27216-2240
 13052598 +Long Fence Company, Inc., c/o Sanders & Kissler, 3905 Railroad Ave,
 Fairfax, VA 22030-3933
 13052599 +Music and Arts Centers, c/o Law Offices of Joel Cardis, 2006 Swede Rd., #100,
 Norristown, PA 19401-1787
 13052601 +OrthoVirginia, 13350 Franklin Farm Rd, #220, Herndon, VA 20171-4095
 13052602 +Pediatric Cardiology Assoc, 8500 Executive Park Ave, Suite 110, Fairfax, VA 22031-2228
 13052604 Proactive Solution - SKO Brenn, PO Box 230, Farmingdale, NY 11735-0230
 13052605 +Rathburn & Goldberg, P.C., 10427 North Street, #200, Fairfax, VA 22030-2592
 13052607 +SAB Lawn & Landscaping, c/o Thomas R Passarelli PC, 6731 Whittier Ave,
 Mc Lean, VA 22101-4525
 13052608 Sunrise Medical Labs, PO Box 9070, Hicksville, NY 11802-9070
 13052609 TD Bank USA, N.A., c/o Target Card Services, 3901 West 53rd St,
 Sioux Falls, SD 57106-4216
 13052610 +Trinity School at Meadow View, 2849 Meadow View Rd, Falls Church, VA 22042-1310
 13052611 Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505
 13052612 +Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
 13052613 Wells Fargo, PO Box 4233, Portland, OR 97208-4233
 13052575 c/o Nationwide Credit Corp, 5503 Cherokee Ave, Alexandria, VA 22312-2307

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13052581 +E-mail/Text: ebn@ltdfin.com Nov 18 2015 02:39:31 Citibank, N.A.,
 c/o LTD Financial Services, 7322 Southwest Freeway, #1600, Houston, TX 77074-2134
 13052584 +E-mail/Text: CCICollectionsGlobalForms@cox.com Nov 18 2015 02:40:22 Cox Communications,
 6305 Peachtree Dunwoody Rd NE, Atlanta, GA 30328-4535
 13052586 +E-mail/Text: ebn@ltdfin.com Nov 18 2015 02:39:31 Department Store National Bank,
 c/o LTD Financial Services, 7322 Southwest Freeway, #1600, Houston, TX 77074-2134
 13052589 +E-mail/Text: lmorgan@frcpc.net Nov 18 2015 02:40:12 Fairfax Radiology, 2722 Merrilee Dr,
 Suite 230, Fairfax, VA 22031-4416
 13052600 E-mail/Text: bnc@nordstrom.com Nov 18 2015 02:39:17 Nordstrom Bank, PO Box 6566,
 Englewood, CO 80155-6566
 13052603 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 18 2015 02:54:39
 Portfolio Recovery Associates, 140 Corporate Blvd, Norfolk, VA 23502-4952
 13052606 +E-mail/Text: Supportservices@receivablesperformance.com Nov 18 2015 02:40:36
 Receivables Perf Mgmt, 20816 44th Ave W, Lynnwood, WA 98036-7744

TOTAL: 7

District/off: 0422-9

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13052595 Internal Revenue Service

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2015 at the address(es) listed below:

Donald F. King Kingtrustee@ofplaw.com, val3@ecfcbis.com;dfking@ecf.epiqsystems.com
Jack Frankel on behalf of U.S. Trustee Judy A. Robbins, 11 jack.i.frankel@usdoj.gov,
USTPRegion04.ax.ecf@usdoj.gov
Jason Michael Floyd on behalf of Creditor Bank of America, N.A. c/o Wells Fargo Bank,N.A.
bkvaecfupdates@bww-law.com, jason.floyd@bww-law.com
Jeremy Calvin Huang on behalf of Debtor Kenneth Harold Ferguson jeremy@huanglawoffice.com
Jeremy Calvin Huang on behalf of Joint Debtor Mary Elizabeth Ferguson jeremy@huanglawoffice.com
Judy A. Robbins, 11 ustpregion04.ax.ecf@usdoj.gov

TOTAL: 6